

Ask

SHIP



LOCAL HELP FOR PEOPLE WITH MEDICARE

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Q: I have recently qualified for Social Security benefits because I am disabled. I am only 52. Do I qualify Medicare?

A: It sounds like you may qualify for Medicare. You must fit any of the following criteria:

- You are a person with a disability who has been entitled to Social Security or Railroad Retirement Act Disability benefits for 24 months, you are eligible for Medicare coverage in the 25th month.
- You are a person with End Stage Renal Disease (ESRD) who has permanent kidney failure needing regular dialysis or have had a kidney transplant and are receiving benefits, you are eligible for Medicare after 3 months of dialysis
- You are a person with Lou Gehrig's Disease or ALS, you are eligible for Medicare immediately.

For an adult under 65 to apply for disability benefits, you will need to complete an application for Social Security Benefits AND an Adult Disability Report. You can complete the forms online at ssa.gov, or you may call the Social Security office to schedule an appointment 1-800-772-1213.

Medicare Part A and B provide a basic foundation of benefits. However, it does not pay 100% of all medical bills. Medicare beneficiaries are responsible for premiums, deductibles and co-payments. You may want some kind of plan, policy or program to fill in the "gaps." These plans can include:

Employer Plans. If you have Medicare and either you or your spouse is covered by a large group health plan(sponsored by an employer/employee organization of 100+ workers), the employer plan will provide your primary coverage, and Medicare will be secondary as long as the covered employee is actively working.

COBRA. In the situation where you were voluntarily or involuntarily terminated from your job for reasons other than "gross misconduct, this law requires employers with 20 or more employees to provide the temporary continuation of your employer group health coverage at group rates which you would pay. You pay the full amount of the premium and a 2% administrative fee.

Medicare Supplement Insurance. There are

currently five companies approved to sell to the Under 65 Disabled Medicare beneficiary. These companies may consider your health history to impose waiting periods for pre-existing conditions, higher premiums, or denials. However, you would have a 63-day guarantee of some plans when you lose other insurance coverage.

Medicare Advantage Plans. Medicare managed health care plans are offered by private companies and are available in certain service areas. There are no waiting periods for pre-existing conditions, and the plan must enroll you unless you have ESRD or the plan is at capacity. The plans can include drug coverage and other added benefits.

Part D Prescription Plans. People eligible for Medicare are also eligible for prescription drug coverage through Part D. These plans are offered by private companies.

If you would like more information about Medicare, Medicaid, or health insurance, call SHIP for help at 1-800-452-4800 or online at www.medicare.in.gov.